

Consumer Highlights

SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

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In a move applauded by health and consumer advocates, the Food and Drug Administration will finally require food labels to list artery-clogging trans fatty acids so shoppers can make healthier choices. Trans fat will be listed on its own line directly under saturated fat on the Nutrition Facts panel.

Formed when liquid oils are partially hydrogenated into a more solid and more shelf-stable form, trans fats increase heart disease risk as much as—or more than—saturated fats, by raising "bad" low-density lipoprotein (LDL) cholesterol and perhaps even lowering "good" high-density lipopro-

tein (HDL) cholesterol. No daily limit has been set, but experts advise that any amount is undesirable, so keep your intake as low as possible. Trans fats are highest in baked goods, snack foods, crackers, margarines and fried foods.

The catch in all this is that the rule is not mandatory until 2006. However, you may see many products labeled sooner.

Environmental Nutrition
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Money Management TIPS for Families: Where To Put Your Savings

Last month we promised to help you decide what to do with your savings once you had established a savings habit. You will have to decide what to do with those funds that are accumulating. Before you make up your mind, a survey of the various places to save or invest your funds is in order. The chart below will help you gather the information needed. You may not need to fill in all the spaces, but do gather some information about all of these options.

Sources	Rates of Return	Safety	Liquidity	Services	Minimum Deposits	Other Features
Bank						
Savings & Loan						
Credit Union						
U.S. savings bonds						
Treasury bills notes, bonds						
Municipal bonds						
Certificates of deposits						
Money market funds						
Mutual funds						
Stock of company						
Other						

Call banks and savings and loan associations to find out their present interest rates -- or watch for their ads. Get information on their offerings -- passbook, certificates of deposits, money market funds, U.S. savings bonds: (EE, HH and I), etc. Learn about their safety (FDIC, FSLIC, NCUA). Ask about the liquidity -- (can you take out the savings whenever you wish? What are the penalties?)

If there is a credit union where you work, it is worthwhile to investigate its offerings. Often you can have your savings deducted from your paycheck and sent directly to the credit union, making it easier to save. Government savings bonds may also be deductible at your place of employment.

It is important to put your money to work at the highest possible interest rate in keeping with the degree of liquidity and safety you need to reach your goals.

For information on investment programs, read publications such as *Kiplingers*, *Money* magazine, family finance books and newspaper financial pages. Ask a stock broker, investment counselor, insurance agent or realtor questions about growth and return, liquidity, safety, tax advantages, etc. of corporate or municipal bonds, stocks, life insurance or real estate.

To decide how much to save, estimate how much you will need and when. Try to estimate what the cost of the item will be then, due to inflation. The chart below illustrates how interest and time work for you.

Deposit this much per month at 6 percent interest compounded monthly to save.*

	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$20,000</u>
1 year	\$405.33	\$810.66	\$1,621.33
5 years	71.66	143.33	286.66
10 years	30.51	61.02	122.04
15 years	17.19	34.39	68.77
20 years	10.82	21.64	43.29

One rule of thumb for estimating how fast your money will double is the rule of 72. Divide the interest rate into 72. That will be the number of years it takes for your money to double. Example: 5% interest into 72 equals 14.4 years to double or 8% interest into 72 equals 9 years to double. Another way you can work the rule of 72: if you know you need your money to double in 12 years, divide 12 into 72 equals 6. You will need to get 6% interest for your money to double in 12 years.

What is your plan?

SAVE:

\$ _____ / month for _____ months at _____ % at _____ = \$ _____
(credit union, etc.)

\$ _____ / month for _____ months at _____ % at _____ = \$ _____

This is your plan of action. Can you do it? Now go back to your spending plan to see if this saving plan is realistic. If it is, put it into action!

*Computations made using Texas Instrument BA-35 Financial Calendar.

Next Month's Tip—Where Are The Leaks In Family Spending

Money Management Newsletter
September 2003

Plan A Good Defense For Safe Food at Tailgate Parties

Don't give bacteria a sporting chance at your football tailgate gathering. The U.S. Department of Agriculture reminds consumers that although tailgating is a cool weather activity in most areas of the country, it still requires the same safe food handling practices as summer picnicking. It takes a good defense to keep harmful foodborne bacteria from sending guests to the locker room.

There's nothing more American than tailgating and football. Food and football have long been paired for fall festivities. In fact, "gridiron"—the nickname for the football field—comes from a grate used for grilling food. So this fall, if you'll be grilling, make sure you've got the right equipment to defeat bacteria. Keeping food safe at parties takes a team effort.

Throughout food preparation and serving, the Partnership for Food Safety Education's Fight BAC!® campaign advises to:

- **Clean.** Clean the food thermometer after use; and use clean serving plates, utensils, etc.
- **Separate.** Separate raw meat and poultry from cooked foods to avoid cross-contamination.
- **Cook.** Raw meat and poultry need to be cooked thoroughly.
- **Chill.** Store leftovers in the cooler within 2 hours of taking food off of the grill. When the temperature is above 90°F, store food in a cooler within 1 hour.

The Game Plan

Keeping food safe from home to stadium helps prevent foodborne illness. The game plan should include packing for a situation where a

refrigerator, stove, and running water are probably not available. Include lots of clean utensils, not only for eating but also for serving the safely cooked food. In addition to a grill and fuel for cooking food, pack a food thermometer to be sure the meat, poultry, and casseroles reach a high enough temperature to destroy harmful bacteria that may be present.

Keep hot food hot. If bringing hot take-out food, eat it within 2 hours of purchase. Or plan ahead and chill the food in your refrigerator before packing for your tailgate.

Carry cold perishable food like raw hamburger patties in an insulated cooler packed with several inches of ice or frozen gel packs. Perishable cooked food such as luncheon meat, cooked meat, chicken, and potato or pasta salads must be kept refrigerator cold, too. When packing the cooler for an outing, be sure raw meat and poultry are wrapped securely to prevent their juices from cross-contaminating ready-to-eat food.

Find out if there's a source of potable (drinkable) water. If not, bring water for cleaning. Pack clean, wet, disposable cloths or moist towelettes and paper towels for cleaning hands and surfaces.

The Play-by-Play

At the tailgate party, it's important to keep hot food hot and cold food cold. Bacteria multiply rapidly between 40°F and 140°F.

Cook hamburgers, sausage and other ground meat (veal, lamb, and pork) to an internal temperature of 160°F and ground poultry to 165°F. Beef, veal and lamb steaks and roasts may be cooked to 145°F for medium rare. Poultry breast meat should be cooked to 170°F and dark meat to 180°F. All cuts of pork should reach 160°F.

The Wrap-Up

It is not safe for the food to stay unrefrigerated before, during, and after the game. Store food in the cooler except for brief times when serving. Cook only the amount of food that will be eaten to avoid the challenge of keeping leftovers at a safe temperature.

Discard any leftovers that are not ice cold after the game. Food should not be left out of the cooler or off the grill more than 2 hours (1 hour when the outside temperature is above 90°F). Holding food at an unsafe temperature is a prime cause of foodborne illness.

Baldwin County Family &
Consumer Science Newsletter
August-October 2003

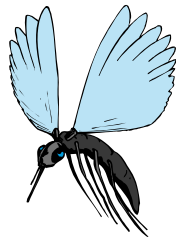
virus in the US. *But symptoms can sometimes be severe and result in fatal illness such as encephalitis, which is inflammation of the brain.*

The Centers for Disease Control and Prevention suggest the following strategies to avoid mosquito bites. First, use insect repellent that contains DEET. Second, between dusk and dawn, when mosquitoes are out in heavy volume, avoid being outdoors-or wear long pants and long-sleeved shirts as well as DEET. And third, because mosquitoes lay their eggs in standing water, eliminate water-filled buckets or barrels around the yard.

Tufts University Health &
Nutrition Letter, June 2003

Mosquito Bites—More Than Annoying

WITH SUMMER comes mosquitoes, but these days their bite can be more than an itchy nuisance. A mosquito infected with West Nile virus can pass it to humans, and sometimes it's deadly.



The virus was first identified in 1937 in the West Nile region of Uganda, in eastern Africa (hence the name). And it has been present in various African, Asian, Middle Eastern, and Eastern European countries for more than 50 years. But the first US cases were noted in 1999, and during the last 4 years the virus has spread rapidly from just a few East Coast states to nearly every state in the country.

Granted, the chance of being bitten by a mosquito infected with West Nile virus remains exceedingly rare. And most people who do end up bitten either experience no symptoms whatsoever or just mild, flu-like ones. Only 4,156 people have even been known to contract the

Getting Sweaters Ready For Fall

Sweaters that are properly packed away will be "ready to wear" when that first chilly fall day unexpectedly arrives.

First, clean sweaters before storing them. Otherwise, warns The Soap and Detergent Association, food stains can attract critters that will harm the fabric. Plus, "invisible" stains can oxidize over the summer, ruining a sweater's appearance. Before cleaning, check and repair snags and split seams. Then, clean them, following the sweaters' care label recommendations.

The best method for storing sweaters is flat in an air-tight container. This protects them from dampness and artificial light. Keep the container away from fumes, which can harm some fibers. Never store sweaters by hanging them in a closet. This will stretch and distort their shape.

When it's time to reclaim the sweaters, take them out of the storage container and air tumble dry them with a dryer sheet. This will remove any wrinkles and fluff them back to life!



Cleanliness Facts
July/August 2003

Gardener's Corner

September is an interesting month for gardeners. The humidity and night temperature gradually falls to more tolerable levels. As a result, many ornamental plants are refreshed. Roses for example, are often at their best this time of year.

Consider fall vegetable gardening this year. The growing of the cool season crops is generally easier than producing a summer garden. Below is a list of winter hardy vegetables that can be started this month.

Get ready to also establish some winter flowers. Though known as hardy flowering annuals, they should be transplanted early enough in the fall to grow and become conditioned before winter. Well maintained beds add color to the landscape from mid-winter until May or early June.

Allow the lawn to gradually go dormant by avoiding the use of high nitrogen fertilizers. Should a fall application be made, choose a product that is low in nitrogen and relatively high in potassium and be conservative with the rate. It's too late for applying nitrogen to

centipede grass lawns. Late September is the suggested deadline for fertilizing St. Augustine.

Welcome Theresa!

A second horticulture agent has been hired so that we can better serve and provide additional educational programs. Theresa Friday is the new Environmental Horticulture Agent. She will work primarily with residential horticulture and serve as the Master Gardener Volunteer Coordinator.

My duties will shift to commercial horticulture which includes nursery, vegetable and fruit production, retail nurseries and the commercial landscape maintenance industry.

I look forward to these new challenges and opportunities, though I will miss the day to day contact with gardeners. Don't expect me to go away. Though there will be different responsibilities, I will continue to be based at the Milton office and team up with Theresa and other faculty when possible.

Thanks to the Santa Rosa County Commissioners and others who saw the need and provided us with this much needed agent position.

September Tips

- Clean up the summer vegetable garden and flower beds by removing dead plants and weeds. Do not place diseased plant parts in the compost pile.
- In the vegetable garden: Set out plants of broccoli, Brussels sprouts, cabbage, Chinese cabbage, collards, endive, escarole, lettuce, strawberry and onions. Plant seeds of beets, carrots, cauliflower, kale, kohlrabi, leek, mustard, parsley, radish, spinach and turnip.

■ Get ready to establish winter flowering annuals in October. Prepare planting beds and locate sources of bedding plants this month. Suggested species include: petunia, pansy, snapdragon, Delphinium (including larkspur), stock, Dianthus, foxglove and Shasta daisy.

■ Add mulch to the surface of landscape beds in order to maintain the depth at 2½ to 3 inches.



Dan Mullins
Horticulture Agent

RECIPES

Garden Waldorf Salad

- 3 c. broccoli florets
- 1 c. grated carrots
- 1½ c. sliced cauliflower
- 1 c. chopped apples
- ½ c. chopped green onions
- 1 c. nonfat vanilla yogurt
- ¼ c. peanuts

Toss all ingredients together in a large mixing bowl. Refrigerate until ready to serve, up to 6 hours. Serve chilled - this recipe looks great served in a small footed bowl or on an elegant dessert plate.

Nutrition Facts: Serves 4. Each serving: 142 calories, 5 g fat, < 1 g saturated fat, 1.25 mg cholesterol, 69 mg sodium, 20 g carbohydrate, 5 g fiber, 7 g protein.



Oriental Sweet and Sour Vegetables

- 1 Tbsp. of honey
- 1 Tbsp. lemon juice
- 1 tsp. light soy sauce
- ¼ tsp. ginger
- 1 c. pineapple or orange juice
- 1 Tbsp. cornstarch (for thickness)
- 2 tsp. oil
- 1-lb bag frozen stir-fry vegetables

Combine all ingredients except vegetables in bowl, mix and set aside. Heat 2 teaspoons of oil in skillet and add frozen vegetables. Cook for 3 to 4 minutes or until vegetables are crisp-tender. Add sweet and sour sauce and cook; for another 2 minutes or until mixture comes to a boil. Serve immediately. This dish is great over pasta or brown rice!

Nutrition Facts: Serves 6. Each serving (½ cup): 64 calories, 0 g fat, 0 mg cholesterol, 47 mg sodium, 14 g carbohydrate, 2 g fiber, 1 g protein.

SHRIMP SCAMPI

- 1 lb. large shrimp, peeled and deveined
- 2 Tbsp. olive oil
- 2 tsp. butter
- 6 cloves garlic, minced
- 3 Tbsp. white wine
- 2 Tbsp. minced parsley
- pinch crushed red pepper flakes

1. In a large heavy skillet over medium-high heat, heat the oil and butter. Add the garlic and sauté for 30 seconds. Add the white wine and raise the heat to high.
2. Add the shrimp and sauté for 3 minutes until shrimp turns pink. Add the parsley and red pepper flakes. Serve immediately.

Makes 4 servings

Per Serving: 163 calories, 9 gm fat, 2 gm carbohydrate and 18 gm protein

The use of trade name in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

Linda K. Bowman, R.D., L. D.
Extension Agent IV
Family & Consumer Sciences
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LKB:etc